

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☐ 1 Yr.    ☐ 2 Yrs.    ☐ 3 Yrs.    ☐ 4 Yrs.  
☐ 5 Yrs.    ☐ 6 Yrs.    ☐ 7 Yrs.    ☒ Lifetime  
☒ See company's notes, pp 103-121

**Elimination Periods**

- ☒ 0 days    ☐ 60 days    **TYPE**  
☐ 20 days    ☐ 90 days    ☐ Calendar Day  
☐ 30 days    ☐ 100 days    ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$100 minimum to \$200 maximum per [day, week or month] offered in increments of \$0.

- ☒ per day    ☐ per week    ☐ per month  
☐ See notes, pp 103-121    ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound    ☐ Guaranteed Purchase Option  
☐ 5% Simple    ☐ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 100%    ☐ 90%    ☐ 80%    ☐ 75%  
☐ 70%    ☐ 60%    ☒ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☐ 100%    ☐ 90%    ☒ 80%    ☐ 75%  
☐ 70%    ☐ See company's notes, pp 103-121

**Waiver of Premium**

Premiums waived only after 60 day confinement in nursing home, and only as long as nursing home benefit continues to be paid.

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>		Day Elimination Period. <b>Lifetime Benefit</b>	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$516	<b>\$1,428</b>	Not Available	<b>Not Available</b>	Not Available	<b>Not Available</b>
55	\$744	<b>\$1,812</b>	Not Available	<b>Not Available</b>	Not Available	<b>Not Available</b>
60	\$936	<b>\$2,124</b>	Not Available	<b>Not Available</b>	Not Available	<b>Not Available</b>
65	\$1,404	<b>\$2,784</b>	Not Available	<b>Not Available</b>	Not Available	<b>Not Available</b>
70	\$0	<b>\$0</b>	Not Available	<b>Not Available</b>	Not Available	<b>Not Available</b>
75	\$0	<b>\$0</b>	Not Available	<b>Not Available</b>	Not Available	<b>Not Available</b>
80	\$0	<b>\$0</b>	Not Available	<b>Not Available</b>	Not Available	<b>Not Available</b>

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

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**Maximum Policy Benefit Amounts**

- ☒ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☒ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime  
☒ See company's notes, pp 103-121

**Elimination Periods**

- ☒ 0 days      ☒ 60 days      **TYPE**  
☐ 20 days      ☒ 90 days      ☐ Calendar Day  
☒ 30 days      ☐ 100 days      ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day      ☐ per week      ☐ per month  
☒ See notes, pp 103-121      ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound      ☐ Guaranteed Purchase Option  
☒ 5% Simple      ☒ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ 60%      ☒ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ See company's notes, pp 103-121

**Waiver of Premium**

Premiums waived after 90 days of receiving covered services, regardless if the elimination period has been satisfied. Premium is waived for the entire policy, including any attached riders and spouse's premium if covered under the same policy.

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$431	\$1,135	\$388	\$1,020		\$685	\$1,916
55	\$571	\$1,429	\$514	\$1,285		\$903	\$2,375
60	\$816	\$1,868	\$734	\$1,679		\$1,273	\$3,036
65	\$1,230	\$2,505	\$1,106	\$2,251		\$1,887	\$3,994
70	\$1,983	\$3,532	\$1,782	\$3,174		\$2,991	\$5,540
75	\$3,184	\$5,045	\$2,862	\$4,535		\$4,666	\$7,663
80	\$4,951	\$7,370	\$4,450	\$6,624		\$0	\$0

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

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**Maximum Policy Benefit Amounts**

- ☐ 1 Yr.    ☐ 2 Yrs.    ☒ 3 Yrs.    ☒ 4 Yrs.  
☒ 5 Yrs.    ☐ 6 Yrs.    ☐ 7 Yrs.    ☒ Lifetime  
☐ See company's notes, pp 103-121

**Elimination Periods**

- ☒ 0 days    ☐ 60 days    **TYPE**  
☐ 20 days    ☒ 90 days    ☐ Calendar Day  
☒ 30 days    ☐ 100 days    ☐ Service Day

**Nursing Home Daily Benefit Amounts**

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day    ☐ per week    ☐ per month  
☐ See notes, pp 103-121    ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound    ☐ Guaranteed Purchase Option  
☐ 5% Simple    ☐ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%    ☐ 90%    ☐ 80%    ☐ 75%  
☐ 70%    ☐ 60%    ☐ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%    ☐ 90%    ☐ 80%    ☐ 75%  
☐ 70%    ☐ See company's notes, pp 103-121

**Waiver of Premium**

Premiums due for the policy and any attached riders are waived after satisfaction of a 90-day waiting period for facility confinement. Any unearned premium is refunded on a pro-rata basis, including premiums paid during the 90-day waiting period. Premiums are waived until facility confinement ends.

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>Lifetime Benefit</b>	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$348	<b>\$956</b>	\$302	<b>\$832</b>		Not Available	<b>Not Available</b>
55	\$453	<b>\$1,132</b>	\$394	<b>\$984</b>		Not Available	<b>Not Available</b>
60	\$629	<b>\$1,416</b>	\$547	<b>\$1,231</b>		Not Available	<b>Not Available</b>
65	\$949	<b>\$1,899</b>	\$826	<b>\$1,651</b>		Not Available	<b>Not Available</b>
70	\$1,535	<b>\$2,685</b>	\$1,334	<b>\$2,335</b>		Not Available	<b>Not Available</b>
75	\$2,594	<b>\$4,151</b>	\$2,256	<b>\$3,610</b>		Not Available	<b>Not Available</b>
80	\$4,256	<b>\$6,384</b>	\$3,701	<b>\$5,551</b>		Not Available	<b>Not Available</b>

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☒ 1 Yr.    ☐ 2 Yrs.    ☐ 3 Yrs.    ☐ 4 Yrs.  
☐ 5 Yrs.    ☐ 6 Yrs.    ☐ 7 Yrs.    ☐ Lifetime  
☐ See company's notes, pp 103-121

**Elimination Periods**

- ☐ 0 days    ☒ 60 days    **TYPE**  
☐ 20 days    ☒ 90 days    ☐ Calendar Day  
☒ 30 days    ☐ 100 days    ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$50 minimum to \$250 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day    ☐ per week    ☐ per month  
☐ See notes, pp 103-121    ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound    ☐ Guaranteed Purchase Option  
☐ 5% Simple    ☐ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%    ☐ 90%    ☐ 80%    ☐ 75%  
☐ 70%    ☐ 60%    ☒ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%    ☐ 90%    ☐ 80%    ☐ 75%  
☐ 70%    ☐ See company's notes, pp 103-121

**Waiver of Premium**

Premiums are waived after benefits have been paid for (90) consecutive days.

**Annual premium amount for Comprehensive Long-Term Care Policy  
with a \$100 daily benefit amount.**

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$460	<b>\$1,120</b>	\$400	<b>\$980</b>		\$640	<b>\$1,560</b>	
55	\$620	<b>\$1,430</b>	\$540	<b>\$1,250</b>		\$860	<b>\$2,000</b>	
60	\$890	<b>\$1,910</b>	\$780	<b>\$1,670</b>		\$1,250	<b>\$2,680</b>	
65	\$1,390	<b>\$2,640</b>	\$1,220	<b>\$2,320</b>		\$1,890	<b>\$3,580</b>	
70	\$2,270	<b>\$3,810</b>	\$1,990	<b>\$3,340</b>		\$2,900	<b>\$4,870</b>	
75	\$3,920	<b>\$6,040</b>	\$3,440	<b>\$5,300</b>		\$5,150	<b>\$7,930</b>	
80	\$6,370	<b>\$9,170</b>	\$5,590	<b>\$8,050</b>		\$8,310	<b>\$11,970</b>	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☒ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☐ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime  
☐ See company's notes, pp 103-121

**Elimination Periods**

- ☐ 0 days      ☒ 60 days      **TYPE**  
☐ 20 days      ☒ 90 days      ☐ Calendar Day  
☒ 30 days      ☐ 100 days      ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$50 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day      ☐ per week      ☐ per month  
☐ See notes, pp 103-121      ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound      ☐ Guaranteed Purchase Option  
☐ 5% Simple      ☒ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☒ 75%  
☐ 70%      ☐ 60%      ☒ 50%  
☒ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ See company's notes, pp 103-121

**Waiver of Premium**

During a period of care, premiums are waived on monthly basis if: 1) certified as chronically ill ;2) have plan of care; 3) satisfied elimination period; & 4) receiving benefits. Surviving spouse/partner waiver waives prems. if have identical policies.

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$381	\$994	\$340	\$887		\$640	\$1,670	
55	\$504	\$1,210	\$450	\$1,080		\$820	\$1,968	
60	\$750	\$1,576	\$670	\$1,407		\$1,240	\$2,604	
65	\$1,109	\$2,096	\$990	\$1,871		\$1,840	\$3,478	
70	\$1,758	\$2,901	\$1,570	\$2,591		\$2,910	\$4,802	
75	\$2,778	\$3,972	\$2,480	\$3,546		\$4,510	\$6,449	
80	\$4,592	\$5,924	\$4,100	\$5,289		\$7,470	\$9,636	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

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**Maximum Policy Benefit Amounts**

- ☐ 1 Yr.    ☐ 2 Yrs.    ☐ 3 Yrs.    ☐ 4 Yrs.  
☐ 5 Yrs.    ☐ 6 Yrs.    ☐ 7 Yrs.    ☒ Lifetime  
☐ See company's notes, pp 103-121

**Elimination Periods**

- ☐ 0 days    ☐ 60 days    **TYPE**  
☐ 20 days    ☒ 90 days    ☒ Calendar Day  
☒ 30 days    ☐ 100 days    ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$50 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day    ☐ per week    ☐ per month  
☐ See notes, pp 103-121    ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound    ☐ Guaranteed Purchase Option  
☒ 5% Simple    ☐ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%    ☐ 90%    ☐ 80%    ☐ 75%  
☐ 70%    ☐ 60%    ☐ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%    ☐ 90%    ☐ 80%    ☐ 75%  
☐ 70%    ☐ See company's notes, pp 103-121

**Waiver of Premium**

Policy Premiums will be waived after satisfying the Elimination Period

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>Lifetime Benefit</b>		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$689	<b>\$1,432</b>	\$570	<b>\$1,191</b>		\$842	<b>\$2,107</b>	
55	\$826	<b>\$1,597</b>	\$656	<b>\$1,300</b>		\$1,029	<b>\$2,561</b>	
60	\$1,184	<b>\$2,020</b>	\$944	<b>\$1,623</b>		\$1,409	<b>\$2,974</b>	
65	\$1,689	<b>\$2,745</b>	\$1,374	<b>\$2,307</b>		\$2,066	<b>\$4,048</b>	
70	\$2,708	<b>\$4,085</b>	\$2,286	<b>\$3,654</b>		\$3,345	<b>\$5,561</b>	
75	\$4,572	<b>\$6,600</b>	\$3,941	<b>\$6,114</b>		\$5,500	<b>\$8,740</b>	
80	\$0	<b>\$0</b>	\$0	<b>\$0</b>		\$0	<b>\$0</b>	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☐ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☒ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime  
☐ See company's notes, pp 103-121

**Elimination Periods**

- ☒ 0 days      ☒ 60 days      **TYPE**  
☒ 20 days      ☒ 90 days      ☐ Calendar Day  
☐ 30 days      ☐ 100 days      ☐ Service Day

**Nursing Home Daily Benefit Amounts**

\$50 minimum to \$250 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day      ☐ per week      ☐ per month  
☐ See notes, pp 103-121      ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound      ☐ Guaranteed Purchase Option  
☒ 5% Simple      ☒ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☒ 80%      ☐ 75%  
☐ 70%      ☐ 60%      ☒ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ See company's notes, pp 103-121

**Waiver of Premium**

We will waive any premium that becomes due after 12 days of covered Qualified Long Term Care services are provided during a Plan of Care. Days when covered services are received which are used to satisfy the Elimination Period can be used to satisfy the qualifications for this benefit. We will also refund the pro-rata portion of any premium You have paid for the period You qualify for waiver of premium. \* Also have Dual Waiver of Premium as an Optional Rider.

**Annual premium amount for Comprehensive Long-Term Care Policy  
with a \$100 daily benefit amount.**

20* Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$518	\$1,083	\$448	\$937		\$747	\$1,561	
55	\$643	\$1,280	\$556	\$1,107		\$913	\$1,817	
60	\$893	\$1,714	\$772	\$1,482		\$1,278	\$2,454	
65	\$1,296	\$2,385	\$1,121	\$2,062		\$1,801	\$3,314	
70	\$1,987	\$3,398	\$1,718	\$2,938		\$2,739	\$4,684	
75	\$3,466	\$5,302	\$2,996	\$4,584		\$4,764	\$7,289	
80	\$5,549	\$7,713	\$4,797	\$6,668		\$7,561	\$10,510	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

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**Maximum Policy Benefit Amounts**

- ☒ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☒ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime  
☒ See company's notes, pp 103-121

**Elimination Periods**

- ☐ 0 days      ☒ 60 days      **TYPE**  
☐ 20 days      ☒ 90 days      ☒ Calendar Day  
☒ 30 days      ☐ 100 days      ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$100 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day      ☐ per week      ☐ per month  
☒ See notes, pp 103-121      ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound      ☐ Guaranteed Purchase Option  
☒ 5% Simple      ☒ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☒ 70%      ☐ 60%      ☐ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☒ 70%      ☐ See company's notes, pp 103-121

**Waiver of Premium**

While receiving benefits and after the satisfaction of the elimination period.

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>Lifetime Benefit</b>		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$542	<b>\$1,275</b>	\$434	<b>\$1,020</b>		\$723	<b>\$2,142</b>	
55	\$638	<b>\$1,541</b>	\$510	<b>\$1,233</b>		\$918	<b>\$2,474</b>	
60	\$861	<b>\$1,902</b>	\$689	<b>\$1,522</b>		\$1,250	<b>\$2,958</b>	
65	\$1,307	<b>\$2,444</b>	\$1,046	<b>\$1,955</b>		\$1,913	<b>\$3,723</b>	
70	\$2,072	<b>\$3,538</b>	\$1,658	<b>\$2,831</b>		\$3,137	<b>\$5,304</b>	
75	\$3,793	<b>\$5,546</b>	\$3,035	<b>\$4,437</b>		\$5,228	<b>\$7,871</b>	
80	\$6,981	<b>\$9,254</b>	\$5,585	<b>\$7,404</b>		\$0	<b>\$0</b>	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.



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**Maximum Policy Benefit Amounts**

- ☐ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☒ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime  
☒ See company's notes, pp 103-121

**Elimination Periods**

- ☒ 0 days      ☒ 60 days      **TYPE**  
☐ 20 days      ☒ 90 days      ☐ Calendar Day  
☒ 30 days      ☐ 100 days      ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day      ☐ per week      ☐ per month  
☒ See notes, pp 103-121      ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound      ☐ Guaranteed Purchase Option  
☒ 5% Simple      ☒ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☒ 90%      ☒ 80%      ☒ 75%  
☒ 70%      ☒ 60%      ☒ 50%  
☒ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☒ 90%      ☒ 80%      ☒ 75%  
☒ 70%      ☒ See company's notes, pp 103-121

**Waiver of Premium**

Waiver available for NF, RCF, HHC w/ prem waived for life if NF-confined for 180 consec. days. Joint Waiver (spouse prem waived while insured NF-confined) and Survivorship (sps. prem waived for life upon death of insured) available to couples at add'l premium.

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$584	\$1,670	\$479	\$1,372		\$988	\$2,827
55	\$742	\$1,976	\$609	\$1,622		\$1,147	\$3,054
60	\$920	\$2,213	\$755	\$1,818		\$1,552	\$3,735
65	\$1,296	\$2,720	\$1,064	\$2,234		\$2,328	\$4,887
70	\$2,027	\$3,653	\$1,665	\$3,001		\$3,686	\$6,643
75	\$3,412	\$5,304	\$2,803	\$4,356		\$6,702	\$10,419
80	\$0	\$0	\$4,760	\$6,598		\$0	\$0

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☐ 1 Yr.    ☐ 2 Yrs.    ☒ 3 Yrs.    ☒ 4 Yrs.  
☒ 5 Yrs.    ☒ 6 Yrs.    ☐ 7 Yrs.    ☒ Lifetime  
☒ See company's notes, pp 103-121

**Elimination Periods**

- ☒ 0 days    ☐ 60 days    **TYPE**  
☐ 20 days    ☒ 90 days    ☐ Calendar Day  
☒ 30 days    ☐ 100 days    ☐ Service Day

**Nursing Home Daily Benefit Amounts**

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day    ☐ per week    ☐ per month  
☐ See notes, pp 103-121    ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound    ☐ Guaranteed Purchase Option  
☒ 5% Simple    ☐ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%    ☐ 90%    ☐ 80%    ☐ 75%  
☐ 70%    ☐ 60%    ☐ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%    ☐ 90%    ☐ 80%    ☐ 75%  
☐ 70%    ☐ See company's notes, pp 103-121

**Waiver of Premium**

Premiums due for the policy and any attached riders are waived after satisfaction of a 90 calendar day waiting period for facility confinement. Any unearned premium is refunded on a pro-rata basis. Premiums are waived until facility confinement ends. (7 calendar days counted for one or more days of confinement during a 7-day period)

**Annual premium amount for Comprehensive Long-Term Care Policy  
with a \$100 daily benefit amount.**

Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>Lifetime Benefit</b>		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$380	<b>\$1,046</b>	\$331	<b>\$910</b>		\$525	<b>\$1,444</b>	
55	\$462	<b>\$1,155</b>	\$402	<b>\$1,004</b>		\$638	<b>\$1,594</b>	
60	\$652	<b>\$1,467</b>	\$567	<b>\$1,276</b>		\$900	<b>\$2,025</b>	
65	\$897	<b>\$1,793</b>	\$780	<b>\$1,559</b>		\$1,238	<b>\$2,475</b>	
70	\$1,467	<b>\$2,567</b>	\$1,276	<b>\$2,233</b>		\$2,025	<b>\$3,544</b>	
75	\$2,245	<b>\$3,912</b>	\$2,126	<b>\$3,402</b>		\$3,375	<b>\$5,400</b>	
80	\$4,238	<b>\$6,357</b>	\$3,686	<b>\$5,528</b>		\$5,850	<b>\$8,775</b>	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☐ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☐ 6 Yrs.      ☒ 7 Yrs.      ☒ Lifetime  
☐ See company's notes, pp 103-121

**Elimination Periods**

- ☐ 0 days      ☐ 60 days      **TYPE**  
☒ 20 days      ☐ 90 days      ☐ Calendar Day  
☐ 30 days      ☒ 100 days      ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$90 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☐ per day      ☐ per week      ☒ per month  
☒ See notes, pp 103-121      ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound      ☒ Guaranteed Purchase Option  
☒ 5% Simple      ☐ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☒ 75%  
☐ 70%      ☐ 60%      ☒ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☒ 75%  
☐ 70%      ☒ See company's notes, pp 103-121

**Waiver of Premium**

Takes effect upon benefit eligibility(after elimination period is satisfied)

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>Lifetime Benefit</b>		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$615	<b>\$1,391</b>	\$534	<b>\$1,210</b>		\$9,849	<b>\$2,412</b>	
55	\$677	<b>\$1,502</b>	\$589	<b>\$1,306</b>		\$1,100	<b>\$2,618</b>	
60	\$955	<b>\$1,871</b>	\$830	<b>\$1,627</b>		\$1,538	<b>\$3,343</b>	
65	\$1,415	<b>\$2,523</b>	\$1,231	<b>\$2,194</b>		\$2,288	<b>\$4,444</b>	
70	\$2,320	<b>\$3,798</b>	\$2,018	<b>\$3,303</b>		\$3,732	<b>\$6,403</b>	
75	\$4,059	<b>\$6,111</b>	\$3,530	<b>\$5,314</b>		\$6,407	<b>\$9,939</b>	
80	\$6,672	<b>\$9,569</b>	\$5,802	<b>\$8,321</b>		\$10,311	<b>\$15,121</b>	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☐ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☐ 6 Yrs.      ☒ 7 Yrs.      ☐ Lifetime  
☐ See company's notes, pp 103-121

**Elimination Periods**

- ☐ 0 days      ☐ 60 days      **TYPE**  
☒ 20 days      ☐ 90 days      ☒ Calendar Day  
☐ 30 days      ☒ 100 days      ☐ Service Day

**Nursing Home Daily Benefit Amounts**

\$90 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day      ☐ per week      ☐ per month  
☐ See notes, pp 103-121      ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound      ☒ Guaranteed Purchase Option  
☒ 5% Simple      ☐ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☒ 75%  
☐ 70%      ☐ 60%      ☒ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☒ See company's notes, pp 103-121

**Waiver of Premium**

Takes effect upon benefit eligibility(after elimination period is satisfied)

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>Lifetime Benefit</b>	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$931	<b>\$2,273</b>	\$810	<b>\$1,977</b>		Not Available	<b>Not Available</b>
55	\$1,039	<b>\$2,457</b>	\$903	<b>\$2,137</b>		Not Available	<b>Not Available</b>
60	\$1,460	<b>\$3,042</b>	\$1,270	<b>\$2,645</b>		Not Available	<b>Not Available</b>
65	\$2,153	<b>\$4,069</b>	\$1,872	<b>\$3,538</b>		Not Available	<b>Not Available</b>
70	\$3,515	<b>\$6,070</b>	\$3,057	<b>\$5,278</b>		Not Available	<b>Not Available</b>
75	\$6,174	<b>\$9,686</b>	\$5,369	<b>\$8,423</b>		Not Available	<b>Not Available</b>
80	\$10,002	<b>\$14,772</b>	\$8,697	<b>\$12,846</b>		Not Available	<b>Not Available</b>

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☐ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☐ 6 Yrs.      ☒ 7 Yrs.      ☒ Lifetime  
☐ See company's notes, pp 103-121

**Elimination Periods**

- ☐ 0 days      ☐ 60 days      **TYPE**  
☒ 20 days      ☐ 90 days      ☐ Calendar Day  
☐ 30 days      ☒ 100 days      ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$90 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day      ☐ per week      ☐ per month  
☐ See notes, pp 103-121      ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound      ☒ Guaranteed Purchase Option  
☒ 5% Simple      ☐ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☒ 75%  
☐ 70%      ☐ 60%      ☐ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☒ 75%  
☐ 70%      ☒ See company's notes, pp 103-121

**Waiver of Premium**

Takes effect upon benefit eligibility (after elimination period is satisfied).

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>Lifetime Benefit</b>		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$541	<b>\$1,316</b>	\$471	<b>\$1,145</b>		\$871	<b>\$2,309</b>	
55	\$594	<b>\$1,422</b>	\$517	<b>\$1,236</b>		\$973	<b>\$2,505</b>	
60	\$841	<b>\$1,772</b>	\$731	<b>\$1,541</b>		\$1,366	<b>\$3,202</b>	
65	\$1,252	<b>\$2,313</b>	\$1,089	<b>\$2,081</b>		\$2,046	<b>\$4,262</b>	
70	\$2,071	<b>\$3,610</b>	\$1,801	<b>\$3,139</b>		\$3,370	<b>\$6,150</b>	
75	\$3,676	<b>\$5,818</b>	\$3,196	<b>\$5,060</b>		\$5,870	<b>\$9,562</b>	
80	\$6,153	<b>\$9,148</b>	\$5,350	<b>\$7,955</b>		\$9,611	<b>\$14,596</b>	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☐ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☒ 6 Yrs.      ☒ 7 Yrs.      ☒ Lifetime  
☒ See company's notes, pp 103-121

**Elimination Periods**

- ☒ 0 days      ☒ 60 days      **TYPE**  
☒ 20 days      ☐ 90 days      ☐ Calendar Day  
☐ 30 days      ☒ 100 days      ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$50 minimum to \$400 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day      ☐ per week      ☐ per month  
☐ See notes, pp 103-121      ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound      ☒ Guaranteed Purchase Option  
☒ 5% Simple      ☒ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☒ 75%  
☐ 70%      ☐ 60%      ☒ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☒ 75%  
☐ 70%      ☐ See company's notes, pp 103-121

**Waiver of Premium**

Lifetime WP if in NH 180 days; Joint WP and Survivorship WP are available at extra cost.

## Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

20* Day Elimination Period.			100** Day Elimination Period.			100** Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$540	<b>\$1,562</b>	\$421	<b>\$1,217</b>		\$898	<b>\$2,596</b>	
55	\$687	<b>\$1,849</b>	\$536	<b>\$1,441</b>		\$1,043	<b>\$2,804</b>	
60	\$852	<b>\$2,070</b>	\$664	<b>\$1,613</b>		\$1,411	<b>\$3,430</b>	
65	\$1,200	<b>\$2,544</b>	\$935	<b>\$1,982</b>		\$2,117	<b>\$4,489</b>	
70	\$1,878	<b>\$3,418</b>	\$1,463	<b>\$2,663</b>		\$3,352	<b>\$6,101</b>	
75	\$3,161	<b>\$4,962</b>	\$2,463	<b>\$3,866</b>		\$6,095	<b>\$9,569</b>	
80	\$0	<b>\$0</b>	\$4,183	<b>\$5,856</b>		\$0	<b>\$0</b>	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

[\* Carrier does not offer a 30-day elimination period.]

[\*\* Carrier does not offer a 90-day elimination period.]

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☒ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☐ 4 Yrs.  
☒ 5 Yrs.      ☐ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime  
☐ See company's notes, pp 103-121

**Elimination Periods**

- ☒ 0 days      ☐ 60 days      **TYPE**  
☒ 20 days      ☒ 90 days      ☐ Calendar Day  
☐ 30 days      ☐ 100 days      ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$40 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day      ☐ per week      ☐ per month  
☐ See notes, pp 103-121      ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound      ☒ Guaranteed Purchase Option  
☒ 5% Simple      ☒ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ 60%      ☒ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ See company's notes, pp 103-121

**Waiver of Premium**

For Confined Care, prems are waived after 90 consecutive day of confinement beyond the Elim Period. For Home Care, prems are waived after covered home care services are rec'd on a regular basis (at least 3 days out of every 7) for 90 consecutive days

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

20* Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$449	\$1,387	\$378	\$1,168		\$631	\$1,950	
55	\$698	\$1,767	\$586	\$1,482		\$923	\$2,335	
60	\$1,004	\$2,129	\$840	\$1,781		\$1,242	\$2,633	
65	\$1,416	\$2,563	\$1,186	\$2,146		\$1,693	\$3,065	
70	\$2,173	\$3,629	\$1,789	\$2,988		\$2,512	\$4,194	
75	\$3,756	\$6,085	\$3,062	\$4,961		\$4,248	\$6,882	
80	\$0	\$0	\$5,303	\$7,583		\$7,514	\$10,746	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☐ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☐ 6 Yrs.      ☒ 7 Yrs.      ☒ Lifetime  
☒ See company's notes, pp 103-121

**Elimination Periods**

- ☐ 0 days      ☐ 60 days      **TYPE**  
☒ 20 days      ☒ 90 days      ☐ Calendar Day  
☐ 30 days      ☐ 100 days      ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$50 minimum to \$400 maximum per [day, week or month] offered in increments of \$1.

- ☒ per day      ☐ per week      ☐ per month  
☐ See notes, pp 103-121      ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound      ☒ Guaranteed Purchase Option  
☒ 5% Simple      ☒ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☒ 90%      ☒ 80%      ☐ 75%  
☒ 70%      ☒ 60%      ☒ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ See company's notes, pp 103-121

**Waiver of Premium**

Premiums will be waived beginning on the first day that benefits are payable after the Waiting Period has been satisfied. Premiums will continue to be waived until no benefits are payable for 30 consecutive days.

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>Lifetime Benefit</b>		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$493	<b>\$1,581</b>	\$338	<b>\$1,083</b>		\$589	<b>\$1,955</b>	
55	\$740	<b>\$2,083</b>	\$507	<b>\$1,427</b>		\$873	<b>\$2,550</b>	
60	\$1,020	<b>\$2,521</b>	\$698	<b>\$1,727</b>		\$1,188	<b>\$3,052</b>	
65	\$1,509	<b>\$3,235</b>	\$1,033	<b>\$2,215</b>		\$1,734	<b>\$3,870</b>	
70	\$2,303	<b>\$4,303</b>	\$1,578	<b>\$2,947</b>		\$2,616	<b>\$5,113</b>	
75	\$3,985	<b>\$6,489</b>	\$2,730	<b>\$4,444</b>		\$4,517	<b>\$7,697</b>	
80	\$0	<b>\$0</b>	\$0	<b>\$0</b>		\$0	<b>\$0</b>	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.



This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

### Maximum Policy Benefit Amounts

- ☐ 1 Yr.    ☐ 2 Yrs.    ☒ 3 Yrs.    ☐ 4 Yrs.  
☐ 5 Yrs.    ☒ 6 Yrs.    ☐ 7 Yrs.    ☒ Lifetime  
☐ See company's notes, pp 103-121

### Elimination Periods

- ☐ 0 days    ☐ 60 days    ☐ TYPE  
☐ 20 days    ☒ 90 days    ☐ Calendar Day  
☐ 30 days    ☐ 100 days    ☒ Service Day

### Nursing Home Daily Benefit Amounts

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day    ☐ per week    ☐ per month  
☐ See notes, pp 103-121    ☐ Not Available

### Inflation Protection

- ☒ 5% Compound    ☒ Guaranteed Purchase Option  
☐ 5% Simple    ☒ See company's notes, pp 103-121

### Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%    ☐ 90%    ☐ 80%    ☐ 75%  
☐ 70%    ☐ 60%    ☒ 50%  
☐ See company's notes, pp 103-121

### Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%    ☐ 90%    ☐ 80%    ☐ 75%  
☐ 70%    ☐ See company's notes, pp 103-121

### Waiver of Premium

Premiums will be waived when there are 91 days on which Qualifying Expenses are incurred OR the Elimination Period is met, if sooner.

## Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

45* Day Elimination Period.			90 Day Elimination Period.		90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit		Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	\$641	\$2,345	\$557	\$2,038	\$809	\$3,182
55	\$789	\$2,504	\$686	\$2,176	\$1,004	\$3,384
60	\$1,042	\$2,826	\$906	\$2,457	\$1,330	\$3,768
65	\$1,424	\$3,306	\$1,238	\$2,874	\$1,819	\$4,365
70	\$2,261	\$4,505	\$1,966	\$3,917	\$2,887	\$5,895
75	\$3,726	\$6,429	\$3,240	\$5,591	\$4,733	\$8,337
80	\$0	\$0	\$0	\$0	\$0	\$0

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☒ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☒ 6 Yrs.      ☒ 7 Yrs.      ☐ Lifetime  
☒ See company's notes, pp 103-121

**Elimination Periods**

- ☒ 0 days      ☒ 60 days      **TYPE**  
☒ 20 days      ☒ 90 days      ☐ Calendar Day  
☒ 30 days      ☒ 100 days      ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$50 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day      ☐ per week      ☐ per month  
☐ See notes, pp 103-121      ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound      ☐ Guaranteed Purchase Option  
☐ 5% Simple      ☒ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ 60%      ☐ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ See company's notes, pp 103-121

**Waiver of Premium**

If benefits are received for 90 continuous day for confinement to a Nursing Facility or Residential Care Facility and/or for Homemaker Services, Home Health Care, Personal Care, Adult Day Care or Hospice Services on a regular basis, (a regular basis is five days or more per week), we will waive the payment of premiums for the Policy and any attached riders.

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			100** Day Elimination Period.			100** Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$509	\$1,104	\$482	\$1,047		\$774	\$1,547	
55	\$605	\$1,238	\$573	\$1,174		\$910	\$1,775	
60	\$835	\$1,565	\$792	\$1,483		\$1,219	\$2,339	
65	\$1,200	\$2,131	\$1,138	\$2,020		\$1,784	\$3,294	
70	\$1,882	\$3,149	\$1,784	\$2,985		\$2,839	\$4,841	
75	\$3,322	\$5,107	\$3,149	\$4,841		\$5,023	\$8,108	
80	\$6,499	\$9,034	\$6,161	\$8,563		\$10,065	\$14,970	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☐ 1 Yr.      ☐ 2 Yrs.      ☐ 3 Yrs.      ☐ 4 Yrs.  
☐ 5 Yrs.      ☐ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime  
☒ See company's notes, pp 103-121

**Elimination Periods**

- ☒ 0 days      ☐ 60 days      **TYPE**  
☒ 20 days      ☒ 90 days      ☒ Calendar Day  
☐ 30 days      ☐ 100 days      ☐ Service Day

**Nursing Home Daily Benefit Amounts**

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$25.

- ☒ per day      ☐ per week      ☐ per month  
☐ See notes, pp 103-121      ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound      ☒ Guaranteed Purchase Option  
☐ 5% Simple      ☐ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ 60%      ☐ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ See company's notes, pp 103-121

**Waiver of Premium**

The insured must receive long term care benefits for 90 days before premiums are waived. Waived benefits will continue as long as the insured is receiving long term care benefits.

**Annual premium amount for Comprehensive Long-Term Care Policy  
with a \$100 daily benefit amount.**

20* Day Elimination Period.			90 Day Elimination Period.		90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit		Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	Not Available	Not Available	Not Available	Not Available	\$304	\$617
55	Not Available	Not Available	Not Available	Not Available	\$332	\$674
60	Not Available	Not Available	Not Available	Not Available	\$443	\$837
65	Not Available	Not Available	Not Available	Not Available	\$753	\$1,288
70	Not Available	Not Available	Not Available	Not Available	\$1,273	\$1,973
75	Not Available	Not Available	Not Available	Not Available	\$2,053	\$2,915
80	Not Available	Not Available	Not Available	Not Available	\$3,407	\$4,634

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

[\* Carrier does not offer a 30-day elimination period.]

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☐ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☐ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime  
☐ See company's notes, pp 103-121

**Elimination Periods**

- ☒ 0 days      ☒ 60 days      **TYPE**  
☐ 20 days      ☒ 90 days      ☒ Calendar Day  
☒ 30 days      ☐ 100 days      ☐ Service Day

**Nursing Home Daily Benefit Amounts**

\$1500 minimum to \$12000 maximum per [day, week or month] offered in increments of \$100.

- ☐ per day      ☐ per week      ☒ per month  
☐ See notes, pp 103-121      ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound      ☒ Guaranteed Purchase Option  
☒ 5% Simple      ☐ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☒ 75%  
☐ 70%      ☐ 60%      ☒ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ See company's notes, pp 103-121

**Waiver of Premium**

We waive premium 180 calendar days after eligible for benefits. This applies to both Facility Care and Home and Community Care and does not require any out of pocket expense.

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>Lifetime Benefit</b>		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$573	<b>\$1,438</b>	\$490	<b>\$1,229</b>		\$803	<b>\$2,360</b>	
55	\$725	<b>\$1,681</b>	\$619	<b>\$1,437</b>		\$1,015	<b>\$2,751</b>	
60	\$976	<b>\$2,099</b>	\$834	<b>\$1,794</b>		\$1,368	<b>\$3,365</b>	
65	\$1,413	<b>\$2,699</b>	\$1,208	<b>\$2,307</b>		\$1,980	<b>\$4,336</b>	
70	\$2,292	<b>\$3,919</b>	\$1,959	<b>\$3,350</b>		\$3,211	<b>\$5,973</b>	
75	\$4,036	<b>\$6,256</b>	\$3,450	<b>\$5,347</b>		\$5,656	<b>\$9,275</b>	
80	\$5,889	<b>\$8,539</b>	\$5,033	<b>\$7,298</b>		\$8,251	<b>\$12,377</b>	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☐ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☐ 4 Yrs.  
☒ 5 Yrs.      ☐ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime  
☒ See company's notes, pp 103-121

**Elimination Periods**

- ☐ 0 days      ☐ 60 days      **TYPE**  
☐ 20 days      ☒ 90 days      ☐ Calendar Day  
☒ 30 days      ☐ 100 days      ☐ Service Day

**Nursing Home Daily Benefit Amounts**

\$75 minimum to \$400 maximum per [day, week or month] offered in increments of \$25.

- ☒ per day      ☐ per week      ☐ per month  
☐ See notes, pp 103-121      ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound      ☐ Guaranteed Purchase Option  
☒ 5% Simple      ☐ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ 60%      ☐ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ See company's notes, pp 103-121

**Waiver of Premium**

Premiums are waived after 90 days of Qualified LTC Services. The days do not have to be consecutive but they can not be separated by more than 15 consecutive days.

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$401	\$992	\$373	\$918		\$624	\$1,426	
55	\$521	\$1,168	\$473	\$1,078		\$817	\$1,715	
60	\$736	\$1,467	\$665	\$1,348		\$1,165	\$2,246	
65	\$1,052	\$1,912	\$948	\$1,740		\$1,680	\$3,024	
70	\$1,875	\$2,976	\$1,682	\$2,692		\$2,883	\$4,643	
75	\$3,090	\$4,607	\$2,737	\$4,116		\$4,820	\$7,046	
80	\$5,529	\$7,433	\$4,804	\$6,518		\$8,279	\$11,167	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☐ 1 Yr.    ☐ 2 Yrs.    ☒ 3 Yrs.    ☐ 4 Yrs.  
☒ 5 Yrs.    ☐ 6 Yrs.    ☐ 7 Yrs.    ☒ Lifetime  
☐ See company's notes, pp 103-121

**Elimination Periods**

- ☒ 0 days    ☐ 60 days    **TYPE**  
☐ 20 days    ☒ 90 days    ☐ Calendar Day  
☒ 30 days    ☐ 100 days    ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day    ☐ per week    ☐ per month  
☐ See notes, pp 103-121    ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound    ☐ Guaranteed Purchase Option  
☒ 5% Simple    ☒ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%    ☐ 90%    ☐ 80%    ☐ 75%  
☐ 70%    ☐ 60%    ☐ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%    ☐ 90%    ☐ 80%    ☐ 75%  
☐ 70%    ☐ See company's notes, pp 103-121

**Waiver of Premium**

Provided after confinement in a nursing facility or residential care facility for a period of 90 days, days need not be consecutive.

**Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.**

Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>Lifetime Benefit</b>		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$315	<b>\$789</b>	\$263	<b>\$658</b>		\$405	<b>\$1,012</b>	
55	\$421	<b>\$947</b>	\$351	<b>\$789</b>		\$540	<b>\$1,215</b>	
60	\$561	<b>\$1,123</b>	\$468	<b>\$936</b>		\$720	<b>\$1,440</b>	
65	\$912	<b>\$1,642</b>	\$760	<b>\$1,368</b>		\$1,170	<b>\$2,106</b>	
70	\$1,509	<b>\$2,490</b>	\$1,257	<b>\$2,075</b>		\$1,935	<b>\$3,192</b>	
75	\$2,281	<b>\$3,422</b>	\$1,901	<b>\$2,851</b>		\$2,925	<b>\$4,387</b>	
80	\$4,036	<b>\$5,651</b>	\$3,363	<b>\$4,709</b>		\$5,175	<b>\$7,245</b>	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.  
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime  
☐ See company's notes, pp 103-121

**Elimination Periods**

- ☐ 0 days ☒ 60 days   
☒ 20 days ☒ 90 days ☐ Calendar Day  
☒ 30 days ☐ 100 days ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$1500 minimum to \$8000 maximum per [day, week or month] offered in increments of \$100.

- ☐ per day ☐ per week ☒ per month  
☐ See notes, pp 103-121 ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound ☐ Guaranteed Purchase Option  
☒ 5% Simple ☐ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☒ 80% ☐ 75%  
☐ 70% ☒ 60% ☐ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%  
☐ 70% ☐ See company's notes, pp 103-121

**Waiver of Premium**

After satisfaction of the Elimination Period and receiving benefits, premium will be waived. Premium paid for the Elimination Period will be refunded.

**Annual premium amount for Comprehensive Long-Term Care Policy  
with a \$100 daily benefit amount.**

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$425	\$1,059	\$354	\$882		\$677	\$1,685	
55	\$521	\$1,158	\$425	\$965		\$812	\$1,803	
60	\$745	\$1,445	\$621	\$1,204		\$1,124	\$2,181	
65	\$1,166	\$2,029	\$972	\$1,691		\$1,691	\$2,943	
70	\$1,879	\$2,932	\$1,566	\$2,443		\$2,695	\$4,205	
75	\$3,110	\$4,354	\$2,591	\$3,628		\$4,406	\$6,168	
80	\$0	\$0	\$4,106	\$5,296		\$6,921	\$8,928	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☐ 1 Yr. ☒ 2 Yrs. ☒ 3 Yrs. ☒ 4 Yrs.  
☒ 5 Yrs. ☒ 6 Yrs. ☐ 7 Yrs. ☒ Lifetime  
☐ See company's notes, pp 103-121

**Elimination Periods**

- ☐ 0 days ☒ 60 days   
☒ 20 days ☒ 90 days ☐ Calendar Day  
☒ 30 days ☐ 100 days ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$1500 minimum to \$8000 maximum per [day, week or month] offered in increments of \$100.

- ☐ per day ☐ per week ☒ per month  
☐ See notes, pp 103-121 ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound ☐ Guaranteed Purchase Option  
☒ 5% Simple ☐ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☒ 80% ☐ 75%  
☐ 70% ☒ 60% ☐ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100% ☐ 90% ☐ 80% ☐ 75%  
☐ 70% ☐ See company's notes, pp 103-121

**Waiver of Premium**

After satisfaction of the Elimination Period and receiving benefits, premium will be waived. Premium paid for the Elimination Period will be refunded.

**Annual premium amount for Comprehensive Long-Term Care Policy  
with a \$100 daily benefit amount.**

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$675	\$1,682	\$563	\$1,402		\$1,169	\$2,912	
55	\$865	\$1,920	\$721	\$1,600		\$1,496	\$3,321	
60	\$1,283	\$2,488	\$1,069	\$2,074		\$2,213	\$4,294	
65	\$2,026	\$3,524	\$1,688	\$2,937		\$3,498	\$6,087	
70	\$3,060	\$4,774	\$2,550	\$3,978		\$5,324	\$8,305	
75	\$4,767	\$6,674	\$3,973	\$5,562		\$8,346	\$11,685	
80	\$0	\$0	\$5,860	\$7,560		\$12,510	\$16,138	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.



This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Non-Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☒ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☒ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime  
☒ See company's notes, pp 103-121

**Elimination Periods**

- ☒ 0 days      ☒ 60 days      **TYPE**  
☐ 20 days      ☒ 90 days      ☐ Calendar Day  
☒ 30 days      ☐ 100 days      ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day      ☐ per week      ☐ per month  
☒ See notes, pp 103-121      ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound      ☐ Guaranteed Purchase Option  
☒ 5% Simple      ☒ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ 60%      ☒ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ See company's notes, pp 103-121

**Waiver of Premium**

Premiums waived after 90 days of receiving covered services, regardless if the elimination period has been satisfied. Premium is waived for the entire policy, including any attached riders and spouse's premium if covered under the same policy.

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection
50	\$457	\$1,203	\$411	\$1,082		\$726	\$2,031
55	\$606	\$1,515	\$544	\$1,362		\$957	\$2,517
60	\$865	\$1,980	\$778	\$1,780		\$1,349	\$3,218
65	\$1,304	\$2,655	\$1,172	\$2,386		\$2,000	\$4,233
70	\$2,102	\$3,743	\$1,889	\$3,365		\$3,170	\$5,872
75	\$3,375	\$5,348	\$3,034	\$4,807		\$4,946	\$8,122
80	\$5,248	\$7,812	\$4,717	\$7,022		\$0	\$0

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Non-Tax Qualified.

#### Maximum Policy Benefit Amounts

- ☒ 1 Yr.    ☒ 2 Yrs.    ☒ 3 Yrs.    ☐ 4 Yrs.  
☒ 5 Yrs.    ☐ 6 Yrs.    ☐ 7 Yrs.    ☒ Lifetime  
☐ See company's notes, pp 103-121

#### Elimination Periods

- ☒ 0 days    ☐ 60 days    ☐ TYPE  
☒ 20 days    ☒ 90 days    ☐ Calendar Day  
☐ 30 days    ☐ 100 days    ☒ Service Day

#### Nursing Home Daily Benefit Amounts

\$40 minimum to \$300 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day    ☐ per week    ☐ per month  
☐ See notes, pp 103-121    ☐ Not Available

#### Inflation Protection

- ☒ 5% Compound    ☒ Guaranteed Purchase Option  
☒ 5% Simple    ☒ See company's notes, pp 103-121

#### Home Care Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%    ☐ 90%    ☐ 80%    ☐ 75%  
☐ 70%    ☐ 60%    ☒ 50%  
☐ See company's notes, pp 103-121

#### Residential Care Facility Daily Benefit Amounts

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%    ☐ 90%    ☐ 80%    ☐ 75%  
☐ 70%    ☐ See company's notes, pp 103-121

#### Waiver of Premium

For Confined Care, prems are waived after 90 consecutive day of confinement beyond the Elim Period. For Home Care, prems are waived after covered home care services are rec'd on a regular basis (at least 3 days out of every 7) for 90 consecutive days beyond the Elim Pd.

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

20* Day Elimination Period.			90 Day Elimination Period.			90 Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$499	\$1,543	\$416	\$1,287		\$695	\$2,147	
55	\$776	\$1,964	\$643	\$1,627		\$1,016	\$2,571	
60	\$1,116	\$2,366	\$923	\$1,956		\$1,366	\$2,895	
65	\$1,574	\$2,850	\$1,303	\$2,359		\$1,862	\$3,371	
70	\$2,416	\$4,034	\$1,968	\$3,287		\$2,762	\$4,613	
75	\$4,171	\$6,757	\$3,368	\$5,457		\$4,673	\$7,570	
80	\$0	\$0	\$5,832	\$8,340		\$8,266	\$11,820	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Non-Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☒ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☒ 6 Yrs.      ☒ 7 Yrs.      ☒ Lifetime  
☒ See company's notes, pp 103-121

**Elimination Periods**

- ☒ 0 days      ☒ 60 days      **TYPE**  
☒ 20 days      ☒ 90 days      ☐ Calendar Day  
☒ 30 days      ☒ 100 days      ☒ Service Day

**Nursing Home Daily Benefit Amounts**

\$50 minimum to \$500 maximum per [day, week or month] offered in increments of \$10.

- ☒ per day      ☐ per week      ☐ per month  
☐ See notes, pp 103-121      ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound      ☐ Guaranteed Purchase Option  
☐ 5% Simple      ☒ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ 60%      ☐ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ See company's notes, pp 103-121

**Waiver of Premium**

If benefits are received for 90 continuous day for confinement to a Nursing Facility or Residential Care Facility and/or for Homemaker Services, Home Health Care, Personal Care, Adult Day Care or Hospice Services on a regular basis, (a regular basis is five days or more per week), we will waive the payment of premiums for the Policy and any attached riders.

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

30 Day Elimination Period.			100** Day Elimination Period.			100** Day Elimination Period.		
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit			Lifetime Benefit		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$634	\$1,392	\$601	\$1,320		\$983	\$1,966	
55	\$768	\$1,584	\$728	\$1,502		\$1,147	\$2,248	
60	\$1,056	\$1,987	\$1,001	\$1,884		\$1,547	\$2,976	
65	\$1,517	\$2,707	\$1,438	\$2,566		\$2,266	\$4,186	
70	\$2,400	\$3,994	\$2,275	\$3,786		\$3,604	\$6,133	
75	\$4,224	\$6,480	\$4,004	\$6,143		\$6,379	\$10,301	
80	\$8,266	\$11,482	\$7,835	\$10,884		\$12,786	\$19,010	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Non-Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☐ 1 Yr.      ☐ 2 Yrs.      ☐ 3 Yrs.      ☐ 4 Yrs.  
☐ 5 Yrs.      ☐ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime  
☒ See company's notes, pp 103-121

**Elimination Periods**

- ☒ 0 days      ☐ 60 days      **TYPE**  
☒ 20 days      ☒ 90 days      ☒ Calendar Day  
☐ 30 days      ☐ 100 days      ☐ Service Day

**Nursing Home Daily Benefit Amounts**

\$50 minimum to \$300 maximum per [day, week or month] offered in increments of \$25.

- ☒ per day      ☐ per week      ☐ per month  
☐ See notes, pp 103-121      ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound      ☒ Guaranteed Purchase Option  
☐ 5% Simple      ☒ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ 60%      ☐ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ See company's notes, pp 103-121

**Waiver of Premium**

The insured must receive long term care benefits for 90 days before premiums are waived. Waived benefits will continue as long as the insured is receiving long term care benefits.

**Annual premium amount for Comprehensive Long-Term Care Policy  
with a \$100 daily benefit amount.**

20* Day Elimination Period.			90 Day Elimination Period.		90 Day Elimination Period.	
3 Year Maximum Policy Benefit			3 Year Maximum Policy Benefit		Lifetime Benefit	
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection
50	Not Available	Not Available	Not Available	Not Available	\$312	\$633
55	Not Available	Not Available	Not Available	Not Available	\$341	\$692
60	Not Available	Not Available	Not Available	Not Available	\$455	\$860
65	Not Available	Not Available	Not Available	Not Available	\$774	\$1,324
70	Not Available	Not Available	Not Available	Not Available	\$1,309	\$2,029
75	Not Available	Not Available	Not Available	Not Available	\$2,111	\$2,998
80	Not Available	Not Available	Not Available	Not Available	\$3,502	\$4,762

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.

[\* Carrier does not offer a 30-day elimination period.]

This policy form is for Comprehensive Long-Term Care. This is an Individual type policy and is classified as Non-Tax Qualified.

**Maximum Policy Benefit Amounts**

- ☐ 1 Yr.      ☒ 2 Yrs.      ☒ 3 Yrs.      ☒ 4 Yrs.  
☒ 5 Yrs.      ☐ 6 Yrs.      ☐ 7 Yrs.      ☒ Lifetime  
☒ See company's notes, pp 103-121

**Elimination Periods**

- ☒ 0 days      ☒ 60 days      **TYPE**  
☐ 20 days      ☒ 90 days      ☐ Calendar Day  
☒ 30 days      ☐ 100 days      ☐ Service Day

**Nursing Home Daily Benefit Amounts**

\$1500 minimum to \$12000 maximum per [day, week or month] offered in increments of \$100.

- ☐ per day      ☐ per week      ☒ per month  
☐ See notes, pp 103-121      ☐ Not Available

**Inflation Protection**

- ☒ 5% Compound      ☒ Guaranteed Purchase Option  
☒ 5% Simple      ☒ See company's notes, pp 103-121

**Home Care Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☒ 75%  
☐ 70%      ☐ 60%      ☒ 50%  
☐ See company's notes, pp 103-121

**Residential Care Facility Daily Benefit Amounts**

Represents the percentage of the Nursing Home Daily Benefit Amount.

- ☒ 100%      ☐ 90%      ☐ 80%      ☐ 75%  
☐ 70%      ☐ See company's notes, pp 103-121

**Waiver of Premium**

We waive premium 180 calendar days after eligible for benefits. This applies to both Facility Care and Home and Community Care and does not require any out of pocket expense.

### Annual premium amount for Comprehensive Long-Term Care Policy with a \$100 daily benefit amount.

Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>3 Year Maximum Policy Benefit</b>			Day Elimination Period. <b>Lifetime Benefit</b>		
Issue Age	No Inflation Protection	With 5% Inflation Protection	No Inflation Protection	With 5% Inflation Protection		No Inflation Protection	With 5% Inflation Protection	
50	\$642	<b>\$1,612</b>	\$549	<b>\$1,378</b>		\$900	<b>\$2,646</b>	
55	\$812	<b>\$1,884</b>	\$694	<b>\$1,610</b>		\$1,138	<b>\$3,083</b>	
60	\$1,095	<b>\$2,353</b>	\$936	<b>\$2,011</b>		\$1,534	<b>\$3,773</b>	
65	\$1,583	<b>\$3,023</b>	\$1,353	<b>\$2,584</b>		\$2,218	<b>\$4,857</b>	
70	\$2,569	<b>\$4,394</b>	\$2,196	<b>\$3,755</b>		\$3,600	<b>\$6,696</b>	
75	\$4,519	<b>\$7,005</b>	\$3,863	<b>\$5,987</b>		\$6,332	<b>\$10,385</b>	
80	\$6,595	<b>\$9,563</b>	\$5,637	<b>\$8,174</b>		\$9,241	<b>\$13,862</b>	

Refer to Section 3 for information on premium increases, if any, since 1990 for this company.